

Amendment Under 37 C.F.R. § 1.116
Expedited Procedure
TC/Art Unit 3694

03292.101850

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: Scott S. Trotter
Kenneth William Austin et al.)	
	:	Art Unit: 3694
Application No. 10/709,697)	
	:	Confirmation No. 3696
Filed: May 24, 2004)	
	:	
For: DETERMINATION OF RISK FACTORS)	
FOR USE IN A CARD REPLACEMENT	:	
PROCESS)	December 22, 2009

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AFTER FINAL REJECTION

Sir:

In response to the final Office Action dated October 28, 2009, the Examiner is respectfully requested to amend the above-identified application as follows: